

ABSTRACT OF THE DISCLOSURE

Method and apparatus for a provider to verify a client's secret
5 identifier includes structure and steps for the client to scramble
his/her predetermined secret identifier in a random way with random
data. The scrambled data is transmitted to the provider, and the
provider determines whether the client's secret identifier is present
in the received scrambled data. Preferably, the provider rejects a
10 transaction if the random data in the received scrambled data is
substantially the same as random data received in a previous
transaction corresponding to said client.

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